

Information to identify the case:

Debtor 1	<u>Bradley Kriley</u>	Social Security number or ITIN	xxx-xx-9258
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Tanya A. Kriley</u>	Social Security number or ITIN	xxx-xx-1728
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-23116-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Bradley Kriley

Tanya A. Kriley

1/7/25

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Bradley Kriley
Tanya A. Kriley
Debtors

Case No. 19-23116-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 07, 2025

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Bradley Kriley, Tanya A. Kriley, 549 North Elm Street, Butler, PA 16001-4410
15100556	+ Butler Income Tax Office, c/o Berkheimer Tax, 50 North Seventh St., Bangor, PA 18013-1731
15100558	Comenity Bank/Atlmc, PO Box 182789, Cohutta, GA 30710
15100560	+ Fin Sys of Richmond Inc., PO box 786, Richmond, IN 47375-0786
15100564	+ Nextier Bank, 222 Market Street, Kittanning, PA 16201-1525
15100572	TW Phillips, E. Cunningham St., Butler, PA 16001
15100573	+ U.S. Attorney General, U.S. Courthouse, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1956

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 08 2025 04:50:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 07 2025 23:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 08 2025 04:50:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 07 2025 23:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnnotifications@creditacceptance.com	Jan 07 2025 23:58:00	Credit Acceptance Corporation, 25505 W. 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
cr	+ Email/Text: ebnpeoples@grblaw.com	Jan 07 2025 23:58:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15124378	+ Email/Text: csc.bankruptcy@amwater.com	Jan 07 2025 23:59:00	American Water, P.O. Box 578, Alton, IL 62002-0578
15100554	+ Email/Text: bankruptcy@brinkshome.com	Jan 07 2025 23:58:00	Brinks Home Security, PO Box 815665, Dallas, TX 75381-5665
15100555	+ Email/Text: vferderber@basapa.org	Jan 07 2025 23:58:00	Butler Area Sewer Authority, 100 Litman Road, Butler, PA 16001-3294
15100557	+ EDI: CAPITALONE.COM		

District/off: 0315-2

User: auto

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		Jan 08 2025 04:50:00	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
15106778	EDI: CAPITALONE.COM	Jan 08 2025 04:50:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15100559	+ EDI: WFNNB.COM	Jan 08 2025 04:50:00	Comenity Bank/Levin, PO Box 182789, Columbus, OH 43218-2789
15194095	Email/Text: ECMCBKNotices@ecmc.org	Jan 07 2025 23:58:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
15100561	EDI: IRS.COM	Jan 08 2025 04:50:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15100562	EDI: JPMORGANCHASE	Jan 08 2025 04:50:00	JPMCB Auto Finance, PO Box 901003, Fort Worth, TX 76101
15119033	EDI: JPMORGANCHASE	Jan 08 2025 04:50:00	JPMorgan Chase Bank, N.A., National Bankruptcy Dept., PO Box 29505 AZ1-5757, Phoenix, AZ 85038-9505
15100563	^ MEBN	Jan 07 2025 23:56:42	KML Law Group, 701 Market Street, Ste. 5000, Philadelphia, PA 19106-1541
15100565	+ EDI: AGFINANCE.COM	Jan 08 2025 04:50:00	OneMain Financial, PO Box 1010, Evansville, IN 47706-1010
15117620	+ EDI: AGFINANCE.COM	Jan 08 2025 04:50:00	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
15100569	+ Email/Text: bncnotifications@pheaa.org	Jan 07 2025 23:58:00	PHEAA, POB 61017, Harrisburg, PA 17106-1017
15110078	+ Email/Text: bncnotifications@pheaa.org	Jan 07 2025 23:58:00	PHEAA, PO Box 8147, Harrisburg PA 17105-8147
15127376	Email/Text: Bankruptcy.Notices@pnc.com	Jan 07 2025 23:58:00	PNC Bank, National Association, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
15100570	Email/Text: Bankruptcy.Notices@pnc.com	Jan 07 2025 23:58:00	PNC Mortgage, PO Box 8703, Dayton, 45401
15100571	Email/Text: banko@preferredcredit.com	Jan 07 2025 23:58:00	Preferred Credit, PO box 1679, Saint Cloud, MN 56302
15100567	Email/Text: csc.bankruptcy@amwater.com	Jan 07 2025 23:59:00	Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412
15100568	^ MEBN	Jan 07 2025 23:56:51	Peoples Gas, PO box 644760, Pittsburgh, PA 15264-4760
15134708	EDI: AIS.COM	Jan 08 2025 04:50:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15113984	+ Email/Text: bankruptcy@firstenergycorp.com	Jan 07 2025 23:59:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248
15100574	+ Email/Text: bankruptcy@firstenergycorp.com	Jan 07 2025 23:59:00	West Penn Power, 800 Cabin Hill Drive, Greensburg, PA 15601-1689

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMORGAN CHASE BANK, N.A.
cr		PNC BANK NATIONAL ASSOCIATION
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
15100566	##+	Penn Credit, 916 S. 14th St., Harrisburg, PA 17104-3425

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TOTAL: 2 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 10, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 7, 2025 at the address(es) listed below:

Name	Email Address
Amy L. Zema	on behalf of Debtor Bradley Kriley amy@zemalawoffice.com
Amy L. Zema	on behalf of Joint Debtor Tanya A. Kriley amy@zemalawoffice.com
Brent J. Lemon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION blemon@kmlawgroup.com lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com
Stephen Russell Franks	on behalf of Creditor JPMORGAN CHASE BANK N.A. amps@manleydeas.com
William E. Craig	on behalf of Creditor Credit Acceptance Corporation wcraig@egalawfirm.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 9